THE CLAIMS

Please replace all prior versions and listings of claims in the application with the listing of claims as follows:

Listing of Claims

1.   (Previously Presented) A processor-implemented method for encouraging the purchase or re-leasing of an item after an expiration of a lease, comprising:

identifying via a processor a lease on an item that corresponds to an electronically stored record, the lease having an approaching expiration date;

identifying a customer corresponding to the lease; and

offering the customer a paid insurance policy in exchange for purchasing or re-leasing the item after the expiration date.

2.   (Previously Presented) A processor-implemented method for encouraging the purchase or re-leasing of an item after an expiration of a lease, comprising:

identifying via a processor a customer record electronically stored having a lease on an item, the lease having an approaching expiration date;

calculating a difference between an actual residual value and a projected residual value of the item; and

determining a term for an insurance policy, the insurance policy having an insurance premium at most equal to the difference; and

if the customer purchases or re-leases the item at the expiration of the lease, paying the insurance premium on behalf of the customer for the term of the insurance policy.

3.   (Previously Withdrawn) A method for receiving an insurance policy for an item, comprising:

leasing an item for a predetermined period of time;

creating an electronic record associated with the item;

storing the electronic record;

purchasing the item at the expiration of the predetermined period of time; and

receiving an insurance policy for the item, wherein at least a portion of the premium corresponding to the insurance policy is paid by a third party, in exchange for the purchase of the item.

4.   (Previously Withdrawn) The method of claim 3 wherein said purchasing comprising releasing the item.

5.   (Previously Presented) The method of claim 1, wherein the insurance policy covers the item upon a completion of the purchase of the item by the customer.

6.   (Previously Presented) The method of claim 1, further comprising:

entering into a sales agreement with the customer.

7.   (Previously Presented) The method of claim 1, further comprising:

paying a premium to an insurance provider for the insurance for the item.

8.   (Previously Presented) The method of claim 1, wherein the insurance policy has a maximum term of one year.

9.   (Previously Presented) The method of claim 1, wherein the item is an automobile of a particular make and a model.

10.   (Previously Presented) The method of claim 1, wherein the insurance policy covers comprehensive losses relating to the item.

11.   (Previously Presented) The method of claim 1, wherein the insurance policy covers collision losses relating to the item.

12.   (Previously Presented) The method of claim 1, wherein the insurance policy is provided without consideration of further characteristics of the buyer by an insurance provider.

13.   (Previously Presented) The method of claim 1, wherein the insurance policy covers all users of the item.

14.   (Previously Presented) The method of claim 1, wherein said offering further comprises paying at least a portion of the insurance premium for the insurance policy.

15.   (Previously Presented) The method of claim 14, wherein said paying further comprises:

paying the insurance premium to an affiliate for the insurance policy.

16.   (Previously Presented) The method of claim 1, wherein the insurance premium is the same for each of a class of items to which the item belongs.

17.   (Previously Presented) The method of claim 1, wherein the customer must reside in a selected geographic region to receive the insurance.

18.   (Previously Presented) The method of claim 1, wherein the insurance is provided based on a class of the item and a geographic region in which the customer resides, without consideration of further characteristics of the buyer by an insurance provider.

19.   (Previously Presented) An apparatus for encouraging a purchase of an item after an expiration of a lease for the item, comprising:

means for identifying a lease on an item, the lease having an approaching expiration date;

means for identifying a customer corresponding to the lease; and

means for offering the customer an insurance policy for the item in exchange for purchasing the item after the expiration date.

20.   (Previously Presented) An apparatus for encouraging a purchase of an item after an expiration of a lease for the item, comprising:

a processor; and

a memory in communication with the processor, the memory for storing a plurality of processing instructions enabling the processor to:

identify a lease on an item, the lease having an approaching expiration date;

identify a customer corresponding to the lease; and

provide an offer to the customer for an insurance policy for the item in exchange for purchasing the item after the expiration date.

21.   (Previously Presented) A computer-readable medium encoded with processing instructions for implementing a method, performed by a computer, for encouraging a purchase of an item after an expiration of a lease for the item, the method comprising:

identifying a lease on an item, the lease having an approaching expiration date;

identifying a customer corresponding to the lease; and

offering the customer an insurance policy for the item in exchange for purchasing the item after the expiration date.

22.   (Previously Presented) The method of claim 2, wherein the insurance policy covers the item upon a completion of the purchase of the item by the customer.

23.   (Previously Presented) The method of claim 2, further comprising:

entering into a sales agreement with the customer.

24.   (Previously Presented) The method of claim 2, further comprising:

paying a premium to an insurance provider for the insurance for the item.

25.   (Previously Presented) The method of claim 2, wherein the insurance policy has a maximum term of one year.

26.   (Previously Presented) The method of claim 2, wherein the item is an automobile of a particular make and a model.

27.   (Previously Presented) The method of claim 2, wherein the insurance policy covers comprehensive losses relating to the item.

28.   (Previously Presented) The method of claim 2, wherein the insurance policy covers collision losses relating to the item.

29.   (Previously Presented) The method of claim 2, wherein the insurance policy is provided without consideration of further characteristics of the buyer by an insurance provider.

30.   (Previously Presented) The method of claim 2, wherein the insurance policy covers all users of the item.

31.   (Previously Presented) The method of claim 2, wherein said offering further comprises paying at least a portion of the insurance premium for the insurance policy.

32.   (Previously Presented) The method of claim 31, wherein said paying further comprises:

        paying the insurance premium to an affiliate for the insurance policy.

33.   (Previously Presented) The method of claim 2, wherein the insurance premium is the same for each of a class of items to which the item belongs.

34.   (Previously Presented) The method of claim 2, wherein the customer must reside in a selected geographic region to receive the insurance.

35.   (Previously Presented) The method of claim 2, wherein the insurance is provided based on a class of the item and a geographic region in which the customer resides, without consideration of further characteristics of the buyer by an insurance provider.

36.   (Previously Presented) An apparatus for encouraging the purchase of an item after an expiration of a lease for the item, comprising:

means for identifying a customer having a lease on an item, the lease having an approaching expiration date;

means for calculating a difference between an actual residual value and a projected residual value of the item;

means for determining a term for an insurance policy, the insurance policy having an insurance premium at most equal to the difference; and

means for paying at least a portion of the insurance premium on behalf of the customer for the term of the insurance policy, if the customer purchases the item at the expiration of the lease.

37.   (Previously Presented) An apparatus for encouraging the purchase of an item after an expiration of a lease for the item, comprising:

a processor; and

a memory in communication with the processor, the memory for storing a plurality of processing instructions enabling the processor to:

identify a customer having a lease on an item, the lease having an approaching expiration date;

calculate a difference between an actual residual value and a projected residual value of the item;

determine a term for an insurance policy, the insurance policy having an insurance premium at most equal to the difference; and

pay at least a portion of the insurance premium on behalf of the customer for the term of the insurance policy, if the customer purchases the item at the expiration of the lease.

38.   (Previously Presented) A computer-readable medium encoded with processing instructions for implementing a method, performed by a computer, for encouraging the purchase of an item after an expiration of a lease for the item, the method comprising:

identifying a customer having a lease on an item, the lease having an approaching expiration date;

calculating a difference between an actual residual value and a projected residual value of the item;

determining a term for an insurance policy, the insurance policy having an insurance premium at most equal to the difference; and

if the customer purchases the item at the expiration of the lease, paying at least a portion the insurance premium on behalf of the customer for the term of the insurance policy.

39.   (Previously Presented) A processor-implemented method for encouraging a customer to enter into a new lease of an item after an expiration of a lease for the item, comprising:

identifying via a processor a customer having a lease on an item, the lease having an approaching expiration date;

calculating a difference between an actual residual value and a projected residual value of the item;

determining a term for an insurance policy, the insurance policy having an insurance premium at most equal to the difference; and

if the customer enters into a new lease for the item at the expiration of the lease, paying at least a portion of the insurance premium on behalf of the customer for the term of the insurance policy.

40.   (Previously Presented) The method of claim 39, wherein the insurance policy covers the item upon a completion of the new lease of the item by the customer.

41.   (Previously Presented) The method of claim 39, further comprising: entering into a new lease agreement with the customer.

42.   (Previously Presented) The method of claim 39, further comprising:

paying a premium to an insurance provider for the insurance for the item.

43.   (Previously Presented) The method of claim 39, wherein the insurance policy has a maximum term of one year.

44.   (Previously Presented) The method of claim 39, wherein the item is an automobile of a particular make and a model.

45.   (Previously Presented) The method of claim 39, wherein the insurance policy covers comprehensive losses relating to the item.

46.   (Previously Presented) The method of claim 39, wherein the insurance policy covers collision losses relating to the item.

47.   (Previously Presented) The method of claim 39, wherein the insurance policy is provided without consideration of further characteristics of the buyer by an insurance provider.

48.   (Previously Presented) The method of claim 39, wherein the insurance policy covers all users of the item.

49.   (Previously Presented) The method of claim 39, wherein said offering further comprises offering to pay at least a portion of the insurance premium for the insurance policy.

50.   (Previously Presented) The method of claim 49, wherein said offering to pay further comprises:

    paying the insurance premium to an affiliate for the insurance policy.

51.   (Previously Presented) The method of claim 39, wherein the insurance premium is the same for each of the class of items to which the item belongs.

52.   (Previously Presented) The method of claim 39, wherein the customer must reside in a selected geographic region to receive the insurance.

53.   (Previously Presented) The method of claim 39, wherein the insurance is provided based on a class of the item and a geographic region in which the customer resides, without consideration of further characteristics of the buyer by an insurance provider.

54.   (Previously Presented) An apparatus for encouraging a customer to enter into a new lease of an item after an expiration of a lease for the item, comprising:

means for identifying a customer having a lease on an item, the lease having an approaching expiration date;

means for calculating a difference between an actual residual value and a projected residual value of the item;

means for determining a term for an insurance policy, the insurance policy having an insurance premium at most equal to the difference; and

means for paying at least a portion of the insurance premium on behalf of the customer for the term of the insurance policy, if the customer enters into a new lease for the item at the expiration of the lease.

55.   (Previously Presented) An apparatus for encouraging a customer to enter into a new lease of an item after an expiration of a lease for the item, comprising:

a processor; and

a memory in communication with the processor, the memory for storing a plurality of processing instructions enabling the processor to:

identify a customer having a lease on an item, the lease having an approaching expiration date;

calculate a difference between an actual residual value and a projected residual value of the item;

determine a term for an insurance policy, the insurance policy having an insurance premium at most equal to the difference; and

pay at least a portion of the insurance premium on behalf of the customer for the term of the insurance policy, if the customer enters into a new lease for the item at the expiration of the lease.

56.   (Previously Presented) A computer-readable medium encoded with processing instructions for implementing a method, performed by a computer, for encouraging a customer to enter into a new lease of an item after an expiration of a lease for the item, the method comprising:

identifying a customer having a lease on an item, the lease having an approaching expiration date;

calculating a difference between an actual residual value and a projected residual value of the item;

determining a term for an insurance policy, the insurance policy having an insurance premium at most equal to the difference; and

if the customer enters into a new lease for the item at the expiration of the lease, paying at least a portion of the insurance premium on behalf of the customer for the term of the insurance policy.

57.   (Previously Withdrawn) A method for receiving an insurance policy for an item, comprising:

leasing an item for a predetermined period of time;

entering into a new lease agreement for the item at the expiration of the predetermined period of time; and

receiving an insurance policy for the item, wherein at least a portion of the premium corresponding to the insurance policy is paid by a third party.

58.   (Previously Presented) A method operable on a computer for providing an incentive incident to the purchase or re-lease of an automobile, comprising the steps of:

identifying via a processor a plurality of automobile models for which it is desired to provide an incentive to encourage the sale or re-lease of said plurality of automobile models;

identifying a plurality of leased automobiles, each of said leased automobiles comprising one of said plurality of automobile models, each of said plurality of leased automobiles owned by a respective lessee, each of said plurality of leased automobiles scheduled to come off lease on an approaching expiration date;

initiating to the lessee of each of said plurality of leased automobiles an offer to pay at least a portion of an insurance premium for an automobile insurance policy covering said current lessee for the currently leased automobile if the lessee purchases or releases the currently leased automobile upon the expiration date;

paying, upon the purchase or re-lease of at least one of said plurality of leased automobiles by a current lessee, at least a portion of the cost of the automobile insurance policy covering said current lessee for the purchased or re-leased automobile; and

initiating the issuance of said automobile insurance policy covering said current lessee covering said current lessee for the purchased or re-leased automobile.

59.   (Previously Presented) A method in accordance with claim 58, wherein said insurance policy is for a fixed term of time.

60.   (Previously Presented) A method in accordance with claim 58, wherein said offer to pay at least a portion of an insurance premium includes an offer to pay the entirety of said insurance premium; and

said step of paying at least apportion of the cost of the automobile insurance policy includes paying for the entire policy.

61.   (Previously Presented) A method in accordance with claim 58, wherein each of said plurality of leased automobiles has associated with it an estimated residual value estimated at the initiation of the lease and an actual residual value determined at the expiration of the lease; and

the cost of said automobile insurance policy is selected to be less than the difference between said estimated and said actual residual values.

62.   (Previously Presented) A method in accordance with claim 58, wherein said step of initiating to the lessee of each of said plurality of leased automobiles an offer includes an offer to provide a further incentive upon the purchase or re-lease of the currently leased automobile.

63.   (Previously Presented) A method in accordance with claim 62, wherein said additional incentive is selected from the group comprising an extended warranty, a rebate on a purchase and a lowered interest rate on financing or re-lease.

64.   (Previously Presented) A method in accordance with claim 58, further including:

identifying at least one selected geographic region wherein it is desired to provide said incentive, wherein said step of identifying a plurality of leased automobiles further including each of said plurality of leased automobiles in said selected geographic region.

65.   (Previously Presented) A processor-implemented method for providing an incentive incident to the purchase or re-lease of an automobile, comprising:

identifying via a processor a plurality of automobile models for which it is desired to provide an incentive to encourage the sale or re-lease of said plurality of automobile models;

identifying a plurality of leased automobiles, each of said leased automobiles comprising one of said plurality of automobile models, each of said plurality of leased automobiles owned by a respective lessee, each of said plurality of leased automobiles scheduled to come off lease on an approaching expiration date;

initiating to the lessee of each of said plurality of leased automobiles an offer to pay at least a portion of an insurance premium for an automobile insurance policy covering said current lessee for the currently leased automobile if the lessee purchases or releases the currently leased automobile upon the expiration date;

paying, upon the purchase or re-lease of at least one of said plurality of leased automobiles by a current lessee, at least a portion of the cost of the automobile insurance policy covering said current lessee for the purchased or re-leased automobile; and

initiating the issuance of said automobile insurance policy covering said current lessee covering said current lessee for the purchased or re-leased automobile.

66.   (Previously Presented) An apparatus operable on a computer for providing an incentive incident to the purchase or re-lease of an automobile, comprising:

means for identifying a plurality of automobile models for which it is desired to provide an incentive to encourage the sale or re-lease of said plurality of automobile models;

means for identifying a plurality of leased automobiles, each of said leased automobiles comprising one of said plurality of automobile models, each of said plurality of leased automobiles owned by a respective lessee, each of said plurality of leased automobiles scheduled to come off lease on an approaching expiration date;

means for initiating to the lessee of each of said plurality of leased automobiles an offer to pay at least a portion of an insurance premium for an automobile insurance policy covering said current lessee for the currently leased automobile if the lessee purchases or re-leases the currently leased automobile upon the expiration date;

means for paying, upon the purchase or re-lease of at least one of said plurality of leased automobiles by a current lessee, at least a portion of the cost of the automobile insurance policy covering said current lessee for the purchased or re-leased automobile; and

means for initiating the issuance of said automobile insurance policy covering said current lessee covering said current lessee for the purchased or re-leased automobile.

67.   (Previously Presented) A computer-readable medium encoded with processing instructions for implementing a method operable on a computer for providing an incentive incident to the purchase or re-lease of an automobile, the method comprising:

identifying a plurality of automobile models for which it is desired to provide an incentive to encourage the sale or re-lease of said plurality of automobile models;

identifying a plurality of leased automobiles, each of said leased automobiles comprising one of said plurality of automobile models, each of said plurality of leased automobiles owned by a respective lessee, each of said plurality of leased automobiles scheduled to come off lease on an approaching expiration date;

initiating to the lessee of each of said plurality of leased automobiles an offer to pay at least a portion of an insurance premium for an automobile insurance policy covering said current lessee for the currently leased automobile if the lessee purchases or releases the currently leased automobile upon the expiration date;

paying, upon the purchase or re-lease of at least one of said plurality of leased automobiles by a current lessee, at least a portion of the cost of the automobile insurance policy covering said current lessee for the purchased or re-leased automobile; and

initiating the issuance of said automobile insurance policy covering said current lessee covering said current lessee for the purchased or re-leased automobile.

68.   (Previously Presented) An apparatus for providing an incentive incident to the purchase or re-lease of an automobile, comprising:

a processor; and

a memory in communication with the processor, the memory for storing a plurality of processing instructions directing the processor to:

identify a plurality of automobile models for which it is desired to provide an incentive to encourage the sale or re-lease of said plurality of automobile models;

identify a plurality of leased automobiles, each of said leased automobiles comprising one of said plurality of automobile models, each of said plurality of leased automobiles owned by a respective lessee, each of said plurality of leased automobiles scheduled to come off lease on an approaching expiration date;

initiate to the lessee of each of said plurality of leased automobiles an offer to pay at least a portion of an insurance premium for an automobile insurance policy covering said current lessee for the currently leased automobile if the lessee purchases or re-leases the currently leased automobile upon the expiration date;

pay, upon the purchase or re-lease of at least one of said plurality of leased automobiles by a current lessee, at least a portion of the cost of the automobile insurance policy covering said current lessee for the purchased or re-leased automobile; and

initiate the issuance of said automobile insurance policy covering said current lessee covering said current lessee for the purchased or re-leased automobile.

69.   (Previously Presented) A method operable on a computer for providing an incentive incident to the purchase or re-lease of an automobile, comprising the steps of:

identifying via a processor a plurality of automobile models for which it is desired to provide an incentive to encourage the sale or re-lease of said plurality of automobile models;

identifying at least one selected geographic region wherein it is desired to provide said incentive;

identifying a plurality of leased automobiles, each of said leased automobiles comprising one of said plurality of automobile models, each of said plurality of leased automobiles owned by a respective lessee in said at least one selected geographic region, each of said plurality of leased automobiles scheduled to come off lease on an approaching expiration date;

calculating for each of said plurality of leased automobiles a difference value comprising the difference between a projected residual value at the initiation of the lease and an actual residual value at the expiration date of the lease;

selecting for each of said plurality of leased automobiles an insurance policy covering the current lessee for the currently leased automobile having a premium less than said difference value;

initiating to the lessee of each of said plurality of leased automobiles an offer to pay at least a portion of the insurance premium for the selected insurance policy if the lessee purchases or re-leases the currently leased automobile upon the expiration date;

paying, upon the purchase or re-lease of at least one of said plurality of leased automobiles by a current lessee, at least a portion of the cost of the automobile insurance policy covering said current lessee for the purchased or re-leased automobile; and

initiating the issuance of said automobile insurance policy covering said current lessee covering said current lessee for the purchased or re-leased automobile.

70.   (Previously Presented) A method in accordance with claim 69, wherein said insurance policy is for a fixed term of time.

71.   (Previously Presented) A method in accordance with claim 69, wherein said offer to pay at least a portion of an insurance premium includes an offer to pay the entirety of said insurance premium; and

said paying at least a portion of the cost of the automobile insurance policy includes paying for the entire policy.

72.   (Previously Presented) A method in accordance with claim 69, wherein said initiating to the lessee of each of said plurality of leased automobiles an offer includes an offer to provide a further incentive upon the purchase or re-lease of the currently leased automobile.

73.   (Previously Presented) A method in accordance with claim 72, wherein said additional incentive is selected from a group comprising: an extended warranty, a rebate on a purchase and a lowered interest rate on financing or re-lease.

74.   (Previously Presented) A processor-implemented method for providing an incentive incident to the purchase or re-lease of an automobile, comprising the steps of:

identifying via a processor a plurality of automobile models for which it is desired to provide an incentive to encourage the sale or re-lease of said plurality of automobile models;

identifying at least one selected geographic region wherein it is desired to provide said incentive;

identifying a plurality of leased automobiles, each of said leased automobiles comprising one of said plurality of automobile models, each of said plurality of leased automobiles owned by a respective lessee in said at least one selected geographic region, each of said plurality of leased automobiles scheduled to come off lease on an approaching expiration date;

calculating for each of said plurality of leased automobiles a difference value comprising the difference between a projected residual value at the initiation of the lease and an actual residual value at the expiration date of the lease;

selecting for each of said plurality of leased automobiles an insurance policy covering the current lessee for the currently leased automobile having a premium less than said difference value;

initiating to the lessee of each of said plurality of leased automobiles an offer to pay at least a portion of the insurance premium for the selected insurance policy if the lessee purchases or re-leases the currently leased automobile upon the expiration date;

paying, upon the purchase or re-lease of at least one of said plurality of leased automobiles by a current lessee, at least a portion of the cost of the automobile insurance policy covering said current lessee for the purchased or re-leased automobile; and

initiating the issuance of said automobile insurance policy covering said current lessee covering said current lessee for the purchased or re-leased automobile.

75. (Previously Presented) A computer-readable medium encoded with processing instructions for implementing a method operable on a computer for providing an incentive incident to the purchase or re-lease of an automobile, the method comprising:

identifying a plurality of automobile models for which it is desired to provide an incentive to encourage the sale or re-lease of said plurality of automobile models;

identifying at least one selected geographic region wherein it is desired to provide said incentive;

identifying a plurality of leased automobiles, each of said leased automobiles comprising one of said plurality of automobile models, each of said plurality of leased automobiles owned by a respective lessee in said at least one selected geographic region, each of said plurality of leased automobiles scheduled to come off lease on an approaching expiration date;

calculating for each of said plurality of leased automobiles a difference value comprising the difference between a projected residual value at the initiation of the lease and an actual residual value at the expiration date of the lease;

selecting for each of said plurality of leased automobiles an insurance policy covering the current lessee for the currently leased automobile having a premium less than said difference value;

initiating to the lessee of each of said plurality of leased automobiles an offer to pay at least a portion of the insurance premium for the selected insurance policy if the lessee purchases or re-leases the currently leased automobile upon the expiration date;

paying, upon the purchase or re-lease of at least one of said plurality of leased automobiles by a current lessee, at least a portion of the cost of the automobile insurance policy covering said current lessee for the purchased or re-leased automobile; and

initiating the issuance of said automobile insurance policy covering said current lessee covering said current lessee for the purchased or re-leased automobile.

76.   (Previously Presented) An apparatus for providing an incentive incident to the purchase or re-lease of an automobile, comprising:

means for identifying a plurality of automobile models for which it is desired to provide an incentive to encourage the sale or re-lease of said plurality of automobile models;

means for identifying at least one selected geographic region wherein it is desired to provide said incentive;

means for identifying a plurality of leased automobiles, each of said leased automobiles comprising one of said plurality of automobile models, each of said plurality of leased automobiles owned by a respective lessee in said at least one selected geographic

region, each of said plurality of leased automobiles scheduled to come off lease on an approaching expiration date;

means for calculating for each of said plurality of leased automobiles a difference value comprising the difference between a projected residual value at the initiation of the lease and an actual residual value at the expiration date of the lease;

means for selecting for each of said plurality of leased automobiles an insurance policy covering the current lessee for the currently leased automobile having a premium less than said difference value;

means for initiating to the lessee of each of said plurality of leased automobiles an offer to pay at least a portion of the insurance premium for the selected insurance policy if the lessee purchases or re-leases the currently leased automobile upon the expiration date;

means for paying, upon the purchase or re-lease of at least one of said plurality of leased automobiles by a current lessee, at least a portion of the cost of the automobile insurance policy covering said current lessee for the purchased or re-leased automobile; and

means for initiating the issuance of said automobile insurance policy covering said current lessee covering said current lessee for the purchased or re-leased automobile.

77. (Previously Presented) An apparatus for providing an incentive incident to the purchase or release of an automobile, comprising:

a processor; and

a memory in communication with the processor, the memory for storing a plurality of processing instructions for directing the processor to:

identify a plurality of automobile models for which it is desired to provide an incentive to encourage the sale or re-lease of said plurality of automobile models;

identify at least one selected geographic region wherein it is desired to provide said incentive;

identify a plurality of leased automobiles, each of said leased automobiles comprising one of said plurality of automobile models, each of said plurality of leased automobiles owned by a respective lessee in said at least one selected geographic region, each of said plurality of leased automobiles scheduled to come off lease on an approaching expiration date;

calculate for each of said plurality of leased automobiles a difference value comprising the difference between a projected residual value at the initiation of the lease and an actual residual value at the expiration date of the lease;

select for each of said plurality of leased automobiles an insurance policy covering the current lessee for the currently leased automobile having a premium less than said difference value;

initiate to the lessee of each of said plurality of leased automobiles an offer to pay at least a portion of the insurance premium for the selected insurance policy if the lessee purchases or re-leases the currently leased automobile upon the expiration date;

pay, upon the purchase or re-lease of at least one of said plurality of leased automobiles by a current lessee, at least a portion of the cost of the automobile insurance policy covering said current lessee for the purchased or re-leased automobile; and

initiate the issuance of said automobile insurance policy covering said current lessee covering said current lessee for the purchased or re-leased automobile.

78.   (Previously Withdrawn) A method for receiving an insurance policy for an item, comprising:

leasing an item for a predetermined period of time;

creating an electronic record on a computer that includes item information, lessee information and an expiration date associated with the duration of the lease;

storing the electronic record;

creating an offer to purchase the item at the expiration of the predetermined period of time; and

incorporating an insurance policy for the item, wherein at least a portion of the premium corresponding to the insurance policy is paid by a third party, as part of the purchase offer; and

transmitting the purchase offer to the lessee based on the electronic record.

79.   (Previously Presented) A processor-implemented method for promoting sales a leased automobile, comprising the steps of:

identifying via a processor one or more automobile models that qualify for an incentive package;

identifying a qualifying geographic region for associated with the incentive package;

identifying a pool of potential qualifying leases from a lease database, wherein each potential qualifying lease has expiration date that falls within a system determined qualification window; and

creating a listing of qualifying leases that satisfy the model and geographic requirements associated with the incentive package;

calculating for each qualifying lease a difference value comprising the difference between a projected residual value of the automobile at the initiation of the lease and an actual residual value at the expiration date of the lease;

filtering the listing of qualifying leases based on a lease for an automobile that has premium that is less than said difference value; and

initiating to the lessee of each of said plurality of leased automobiles an offer to pay at least a portion of the insurance premium for the selected insurance policy if the lessee purchases or re-leases the currently leased automobile upon the expiration date;

paying, upon the purchase or re-lease of at least one of said plurality of leased automobiles by a current lessee, at least a portion of the cost of the automobile insurance policy covering said current lessee for the purchased or re-leased automobile; and

initiating the issuance of said automobile insurance policy covering said current lessee covering said current lessee for the purchased or re-leased automobile.

80. (Previously Presented) The method of claim 79, wherein the qualification window is based on an expiration date no more that 6 months from the date of the identifying leases used to populate the pool of potential qualifying leases occurs.

81.   (Previously Presented) A processor-implemented method for encouraging the purchase or re-leasing of an item after an expiration of a lease, comprising:

identifying via a processor a lease on an item that corresponds to an electronically stored record, the lease having an approaching expiration date;

identifying a customer corresponding to the lease;

offering the customer a paid insurance policy in exchange for purchasing or re-leasing the item after the expiration date,

wherein the insurance policy covers the item upon a completion of the purchase of the item by the customer; and

paying a premium to an insurance provider for the insurance for the item.

82.   (Previously Presented) The method of claim 81, wherein the insurance policy has a maximum term of one year.